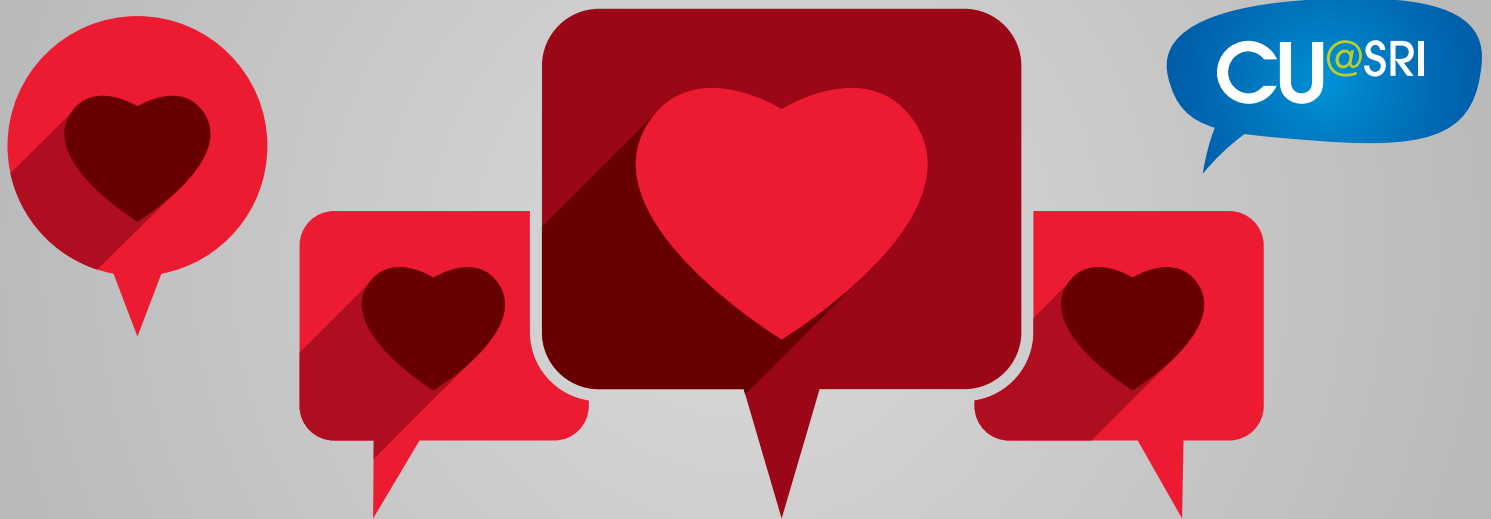


HELLO WORLD



A mission of SRI Federal Credit Union is to make your financial life easier so that you can concentrate on important ideas to change the world. In 1957, 58 years ago, your colleagues had the brilliant idea to establish what essentially is a personal financial network for SRI employees and their families. At the heart of the matter, these trailblazers implemented peer financial support well ahead of their time. The credit union has flourished and grown into a \$78 million organization, helping members with nearly a quarter billion dollars of loans since inception. The credit union model of members helping members has been working very well.

A type of lending gaining favor is about social change. For example, Kiva.com loans money to farmers and small businesses in developing countries at a zero interest rate. As a member of Kiva, I have made loans to help a beekeeper buy more beehives, a farmer buy some more goats, and an egg delivery man buy a used motorcycle. This type of lending is not for profit, but comes from the heart.

The money you deposit in the credit union is insured by the National Credit Union Administration, an agency of the Federal Government (like the FDIC for banks). These funds are loaned to your fellow members. SRI Federal Credit Union members have received loans for vineyards, airplanes, vacation homes, sailboats, llama herds, farms and tractors. This model has worked well — our delinquency ratio is a very low fractional .06% of outstanding loans. Income earned on these loans flows back to the members in dividends. People helping people. A beautiful thing.

GET YOUR DEBT OVER HERE — Ready for some personal attention from our loan professionals? Let us help you save some of your hard-earned money. Just don't repay the loan with honey, eggs or goat milk!

Steve Bowles
CEO/CFO

P.S. **MELISA!** Last issue, your name was inadvertently left off the list of terrific staff — your great work is not forgotten!

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2015 CU MEET

2015 Annual Meeting
Wednesday, March 18 at 12 Noon
International Building
SRI International
Menlo Park, CA

NEW VISA® FEATURES COMING APRIL 2015

- Updated Awards Program
- Expanded Visa Benefit Enhancements
- Card Valet App to Manage Activity
- Personalized Cards Online

PUT A SPRING IN YOUR STEP BILL PAYER SWEEPSTAKES

Use your SRI Federal Credit Union bill payer from February 1 to March 31, 2015, and you are automatically entered to win \$1,000. The more bills you pay, the more chances you have to win. Visit www.SRIFCU.org for details.

AUTO RENTAL COLLISION DAMAGE WAIVER

You can enjoy excellent coverage plus peace of mind for damage due to collision or theft of most rental cars. The Auto Rental Collision Damage Waiver benefit eliminates the need for you to purchase the collision damage waiver or similar provision provided by commercial auto rental companies on most passenger vehicles — saving as much as \$13 per day in insurance costs. Another benefit of using your SRI Federal Credit Union Visa Credit or Debit Card!

GET YOUR
DEBT
OVER HERE

Our Loan Pros can give you a hand
TACKLING YOUR DEBT IN 2015!

We'll put a
Spring in your step!

Pay All Your Bills Online From One Secure Login
YOU COULD WIN \$1,000

START PAYING BILLS TODAY!

**NEW YEAR
NEW CAR**

1.99% APR – NEW OR USED – 72 MONTHS

CONNECT WITH US TODAY

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333 Ravenswood Avenue
Menlo Park, CA 94025-3493
Toll-Free: 800.986.3669
Fax: 650.326.8916

Mail
P.O. Box 2284
Menlo Park, CA 94026-2284

Website www.SRIFCU.org
Email CONNECT@srifcu.org

Office Hours
Monday through Friday
9 AM to 4 PM